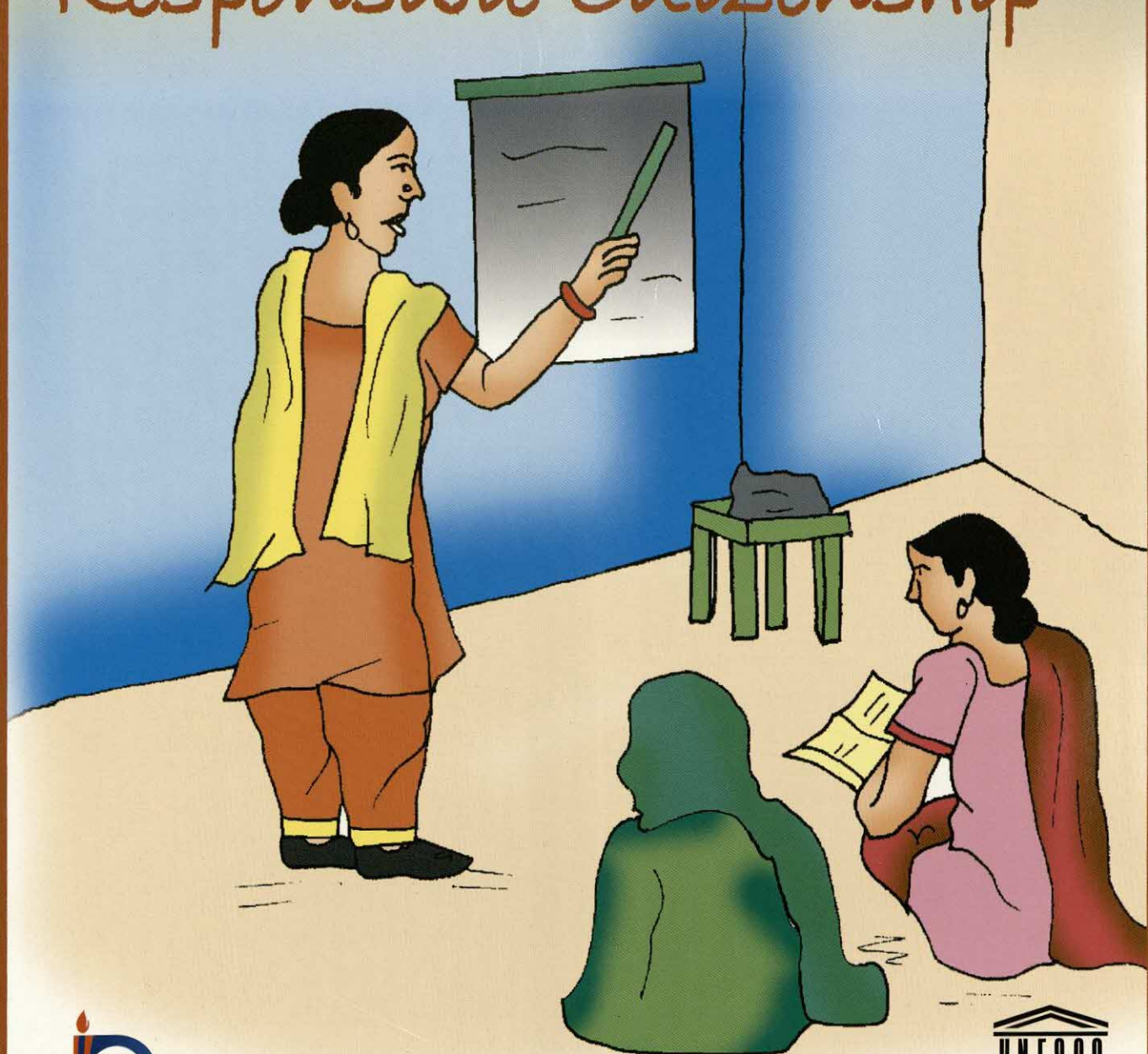


Literacy for Economic Empowerment and Responsible Citizenship



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Foreword

The 21st century is the age of knowledge, and literacy is recognized as the key determinant in its acquisition. A literate population is essential for the overall development of the nation. India, a signatory to the global commitment of Education For All (EFA), has put in place several innovative schemes to achieve its EFA targets within the specified time frame. These include a renewed thrust on open and distance education with the aim of bringing out-of-school persons into the fold of education through equivalency programmes at different levels.

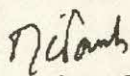
The National Institute of Open Schooling (NIOS), which is the apex body for open and distance schooling in India, offers courses from primary to senior secondary levels.

NIOS has been associated with the task of developing the Literacy Initiative for Empowerment (LIFE) Kit. The Kit, conceptualized by UNESCO New Delhi, will go a long way in improving the quality of life of neo-literates and will ultimately contribute to national development.

The LIFE Kit will serve the learning needs of all persons, particularly girls and women, who aspire to continue their education through lifelong learning. It will also be useful for different regional groups who can adapt it to their own locally relevant cultural and linguistic contexts to contribute to their empowerment.

I am grateful to UNESCO New Delhi for partnering with NIOS in developing the LIFE Kit. I thank Ms Minja Yang, Director, and Dr. Huma Masood, Education Programme Officer, UNESCO for their cooperation in this venture. I also wish to express my appreciation to the writers and resource persons associated with this innovative project.

We hope that this LIFE Kit will meet the educational needs of neo-literates not only in India, but also in other developing countries.



M. C. Pant

Chairman, NIOS

Literacy is not only a right: it is the foundation of all learning. Literacy brings profound individual and social benefits and leads to poverty reduction. Yet around the world, 103 million children are out of school and 771 million adults are illiterate, the majority of them girls and women.

The United Nations, through its Education For All (EFA) initiative, emphasizes action to provide quality education for all, targeted programmes for adult literacy and learning, and improved training for teachers.

In the current UN Literacy Decade (2003-2012), UNESCO has developed a major new strategy for achieving literacy for all: the Literacy Initiative for Empowerment, or LIFE. Linking literacy with gender, sustainable development, health and empowerment, LIFE works towards the achievement of several of the United Nations Millennium Development Goals.

As a major component of LIFE, UNESCO New Delhi has partnered with the National Institute of Open Schooling (NIOS) to prepare this LIFE Kit. The LIFE Kit is a resource manual, which addresses literacy in combination with the day-to-day needs of adult neo-literates, and empowerment issues of women, especially in underserved rural areas. The LIFE Kit's modules link the learner's literacy to their social and economic betterment. Topics include health, HIV/AIDS, nutrition and hygiene, as well as mother-child literacy, intergenerational learning, responsible citizenship, and culture and heritage.

UNESCO is grateful to have had the opportunity to collaborate with NIOS on the LIFE Kit. We are thankful to Mr. M. C. Pant, Chairman, NIOS as well as Mr. D. S. Bist, Secretary, and Dr. Anita Priyadarshini, Deputy Director, for their support in the development of this Kit. We are excited about its wider usage in India and eventually in other countries of South Asia, and hope it will have a transformative impact on the lives of people through the empowerment that literacy can bring.



Minja Yang

Director and UNESCO Representative

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Introduction

Literacy Initiative for Empowerment (LIFE): A UNESCO-NIOS Collaboration

UNESCO (the United Nations Educational, Scientific and Cultural Organization) is committed to global literacy, and it works with governmental and non-governmental bodies in the Literacy Initiative For Empowerment (LIFE) programme. UNESCO has partnered with the National Institute of Open Schooling (NIOS) to develop this LIFE Kit. NIOS is a government organization working to promote education through open and distance learning. It is the largest open school in the world and offers courses for neo-literates as well as for the secondary and senior secondary levels.

Dear Teachers:

Welcome to the LIFE Kit! This resource kit is designed to empower neo-literate learners undertaking non-formal education. It is based on the belief that literacy is essential for social and economic participation and to improve the quality of life.

The power of literacy can be shown by a story about Heena:

Her parents got her married at a very young age and she only studied up to Class I. When her daughter was born, Heena decided to give her a good education. Her husband agreed, and soon her daughter was in school. One day Heena's daughter asked her for help with her homework. Heena looked at the book, but it made no sense to her. She had forgotten all that she had learnt. Her daughter said, "But Ma, why can't you help me? Rosa and her mother study together." Heena felt sad and decided that for her daughter's sake she should restart her education.

She enrolled at the Continuing Education Centre in her village, and the facilitators there helped her to start learning again. Heena found other women like her at the Centre. They were all greatly motivated, and as she began to read and write again, she discovered a new sense of pride and confidence.

Today, Heena and her daughter study from Class V books and they laugh at the stories together. Sometimes Heena teaches her daughter, and at other times her daughter helps her. They enjoy a new companionship based on a love for learning!

Like Heena, a person can start studying when she is already a mother, or can learn a skill while working. The LIFE Kit helps in four ways. First, knowledge helps us understand ideas and builds confidence. With facts and up-to-date information, it is easier to improve the way we live, eat, take care of our health and our families, all of which improves the quality of our lives.

Second, the LIFE Kit promotes vocational education related to local crafts, cottage industries and other skills for self-employment. It explains people's rights, relevant laws, and the government schemes set up to help them.

Third, the LIFE Kit aims to enrich knowledge and understanding about different people, their traditions, culture and heritage, to help communities live together in greater harmony.

And fourth, the LIFE Kit increases awareness about events in the world and shows us the difference between myth and reality. India is a democracy, and it is important to understand issues in order to participate in the political process with full awareness.

Who Can Use the LIFE Kit

The target groups for the LIFE Kit have the following characteristics:

- ☛ Trainers/facilitators of neo-literates
- ☛ People aged 15+
- ☛ 10th-grade educational background
- ☛ More rural than urban
- ☛ Women
- ☛ Mother tongue users.

About the LIFE Kit

The LIFE Kit is divided into the following modules:

Module 1: Literacy for Harmonious Living

Module 2: Literacy for Safe Motherhood

Module 3: Literacy for Healthy Childhood and Adolescence

Module 4: Literacy for Economic Empowerment and Responsible Citizenship

Module 5: Literacy for Enhancing Life Skills

Module 6: Literacy for Understanding Culture and Heritage

Additional modules will be added periodically to enhance the Kit.

Each module can be read alone or as a part of the set. It contains:

- ☛ Stories and case studies
- ☛ Exercises and activities
- ☛ Illustrations
- ☛ Tables
- ☛ Boxes and glossaries to explain difficult terms.

About this Module

This module aims to empower young adults to take on new responsibilities, improve their economic status and prepare them to participate in the political process.

A major concern facing youth is to earn a sustainable livelihood. To enable young people to set up self-help groups and identify avenues for employment, we have provided information on government schemes that can help them start small businesses within their own locations, thus reducing migration to urban areas.

Our second aim is to create awareness of the citizen's role in governance and encourage young people to participate in the political process, making them responsible citizens of India.

Happy Learning!

Best wishes

UNESCO-NIOS Team

Literacy for Economic Empowerment and Responsible Citizenship

Section 1: Economic Independence

Fatima had recently learnt to read and write at the local literacy centre in her village. Fatima's father allowed her to join the centre after the literacy teacher convinced him that if Fatima was educated, it would help her to earn money for the family. Young Fatima was a fast learner and she was good at sewing and embroidery, which she had learnt from her mother. Fatima decided that she would use her knowledge to start a small business and open a tailor's shop in the village. Her father did not approve, but her mother supported her and agreed to help her in the shop.

*Fatima attended a training course at **Jan Shikshan Sansthan** (Institute of People's Education). Soon women began coming to Fatima's shop to give her their clothes for stitching. Gradually, Fatima got more business. She had to hire a tailor and then another, as her business increased. Fatima found that she was earning not only enough for her own family, but was also able to provide employment to others.*



Who is an Entrepreneur?

An entrepreneur is a person who starts his or her own business and works in that business to earn money. In other words, a person who is self-employed may be called an entrepreneur.

Fatima had become an **entrepreneur**!

To become a successful entrepreneur, there are certain traits and skills that a person should have. These are:



1. Technical knowledge and skills
2. Managerial skills
3. Entrepreneurship skills.

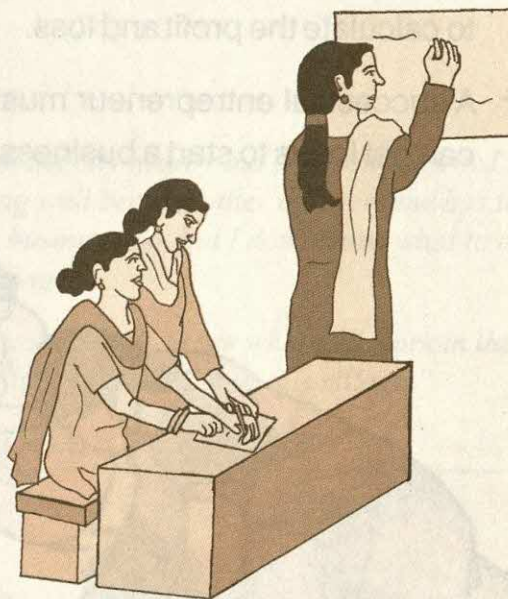
➤➤ **Technical Knowledge and Skills**

- ☛ This means that a person must have complete knowledge and skills about the business that he or she is going to start.
- ☛ There are many vocational courses that one can attend before starting a business.

Managerial Skills

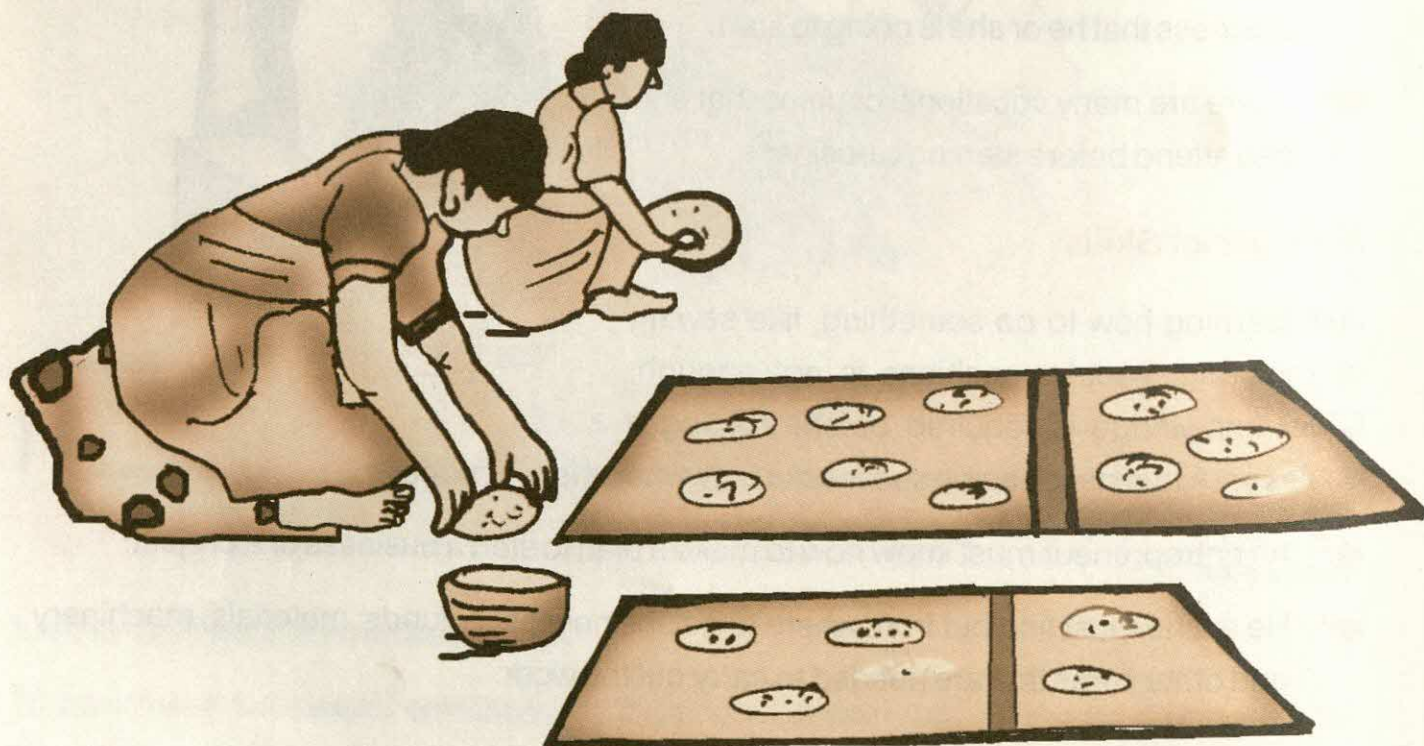
Just learning how to do something, like sewing or repairing electric machines is not enough. Other knowledge is required before starting a business. A business can be successful only when it is run properly.

- ☛ An entrepreneur must know how to make a plan to start a business or a project.
- ☛ He or she must find out from where to get the necessary funds, materials, machinery and other items that are needed to carry out the work.



Infrastructure consists of things like water, electricity, buildings, machines, furniture and telephones. An entrepreneur must be sure that all the things that he or she needs for the business are available in the area where it is to be started.

- Knowledge of the **infrastructure** required to set up the business is essential.
- Finding the right type of workers and managing a happy team is also necessary for a successful business.
- A good entrepreneur should know how to talk to customers and deal with them so that they keep coming back.
- An entrepreneur must learn how to do the accounting work that is required to run a business – how to keep control on what is spent on things like machinery, materials, salaries and electricity, and how much money has been earned, to be able to calculate the profit and loss.
- A successful entrepreneur must be aware of the different agencies from where one can get loans to start a business.



Entrepreneurial Skills

Perhaps this is the most important skill that makes an entrepreneur different from other people.

- An entrepreneur has a dream and is prepared to take a chance that will help to make the dream come true.
- He or she looks ahead and is ready to grab opportunities as they come up.
- An entrepreneur is bold and takes decisions quickly after taking all factors into consideration.
- A successful entrepreneur is creative and has a strong belief that the business will succeed.
- One should be able to speak well, convince other people and negotiate to get the best deals.
- An entrepreneur gathers the necessary resources and manages them efficiently.
- A good entrepreneur is aware of what is happening in the market, how to get business requirements and use them efficiently.



➤➤ Opportunities for New Businesses

One day Fatima had a visitor, Sohan Lal. He used to work in the city nearby but had now returned to his village. Sohan Lal told Fatima, "Bibi, your shop is doing well because after all everyone has to wear clothes! So, you have a ready market. I want to start a business too, but I don't know what to do. There is no work in the village."

Fatima listened to him and smiled, "Bhai sahib, the important thing is to see what will work in the village. Come, let us see if we can find some possibilities for business in this village."

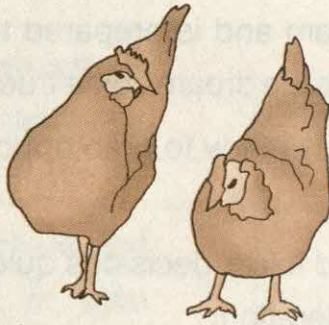
Together Fatima and Sohan Lal made a list.



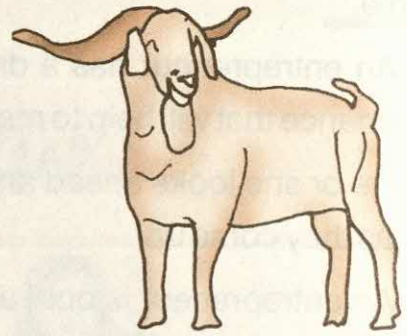
To find out what new business or trade you can start, it is useful to first check out the locally available resources. Some possibilities are:



Plant vegetables for sale



Raise chickens for sale



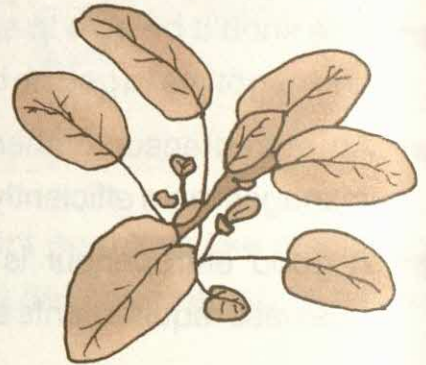
Rear goats for sale



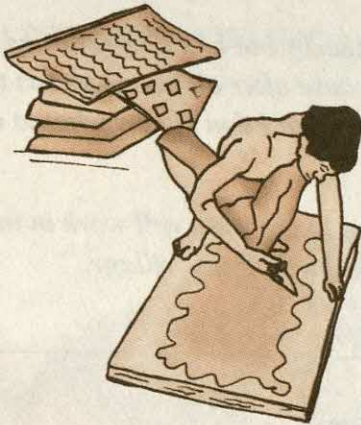
Make rural
handicraft items



Grow flowers



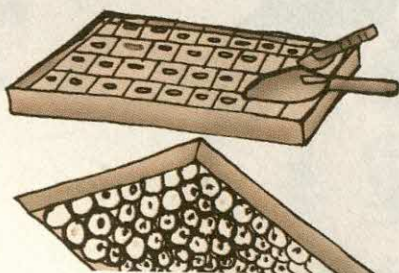
Cultivate plants – ornamental
or medicinal



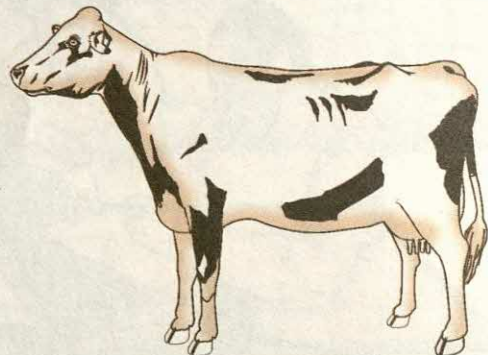
Weave baskets or carpets



Buy and sell local natural products



Start a sweetshop



Start a dairy business

There can be many other such trades, which can easily be started like repairing tractors, trolleys, bicycles, electrical and electronic equipment, mobile phones, cars and motor cycles; carpentry; metal work; making footwear, jute or bamboo articles, pickles, jams, chips, noodles and biscuits.

You can also:

- ➡ Set up a tea stall
- ➡ Weave handloom items
- ➡ Make articles from coir
- ➡ Cultivate mushrooms
- ➡ Rear silkworms
- ➡ Rear fish.

While Fatima and Sohan Lal were talking about the different entrepreneurial options available, they were joined by Kesar Singh who was the prerak at the Continuing Education Centre. Fatima asked him to advise Sohan Lal. Kesar told Sohan Lal that the government is encouraging people to set up small businesses – household and cottage, and small enterprises. The government provides financial help for this. He said that one can get the necessary information and training at the Continuing Education Centre (CEC).

The Continuing Education Centre (CEC) is a centre set up in a village where neo-literates can meet for literacy activities. The CEC has a library and other resources. Each CEC has a prerak who helps neo-literates with their learning. The CECs are run by the Zila Saksharta Samiti under the National Literacy Mission's CE Scheme.

➤ Financial Aid for Starting Small, Household and Cottage Industries and Enterprises

The government has set up many banks and other financial institutions to give loans for different purposes. These loans are available at reasonable interest rates.

Some Banks and Financial Institutions that Give Loans at Low Rates:

- ➡ NABARD: National Bank for Agriculture and Rural Development
- ➡ DIC: District Industries Centre

➤ CAPART: Council for Advancement of People's Action and Rural Technology

➤ KVIC: Khadi and Village Industry Commission

➤ SIDBI: Small Industries Development Bank of India

➤ SFC: State Financial Corporation, (e.g. Delhi Financial Corporation)

➤ NSIC: National Small Industries Corporation

➤ Small Industries Development Corporation of the States.

➤ Commercial/ Cooperative Banks

➤ BYST: Bhartiya Yuva Shakti Trust under the sponsorship of CII (Confederation of Indian Industries).



Remember

Never sign any paper without understanding what is written on it. Take money as a loan only from a government bank or financial institution – not from any individual.

Kesar Singh reminded Fatima about the Self-Help Group (SHG) of which she was a member and asked her to tell Sohan Lal how she got a loan from a bank through the SHG. Fatima told Sohan Lal that she heard about the SHG at the CEC and became a member of the SHG. The loan helped her to start her business. She had returned the loan, but continued as a member of the SHG.

Neo-literates can get information about different programmes, schemes and issues that concern them through books written by the State Resource Centres (SRCs). The SRCs provide resource support to the literacy programmes and conduct training programmes for both neo-literates and for preraks like Kesar Singh.



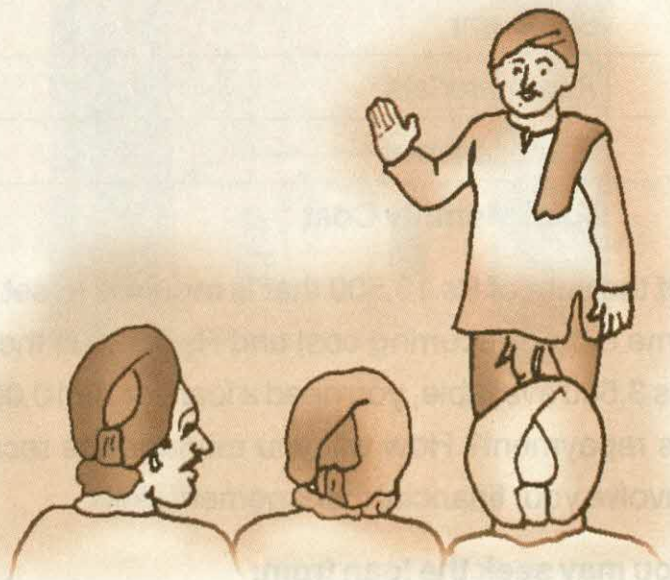
Self-Help Groups (SHGs)

An SHG consists of 10-20 members who come together to help each other. Generally all the members belong to the same economic background. They give a name to their group and elect a president, secretary and treasurer from amongst themselves. They decide the amount of money that they would like to save every month and then each member of the group puts in that amount into the common pool. For the first six months, the money is kept with the treasurer and later the SHG can open a bank account in its name. Every month the money collected is deposited in the bank. Any member who needs money can approach the SHG for a loan, which can be taken from the bank. A loan of up to 50 per cent of the group's savings can be given. Many neo-literates have used this method for getting extra money to buy a buffalo, repair a roof, start a business and several other things.

Besides this, there are many agencies and institutions that give training on different vocational courses and information on how to set up small businesses.

Some Important Agencies that Offer Training:

- ☛ KVIC: Khadi and Village Industry Commission
- ☛ CEC: Continuing Education Centres
- ☛ KVK: Krishi Vigyan Kendras
- ☛ ITIs/ Polytechnics/ Rural Community Polytechnics
- ☛ NYK: Nehru Yuvak Kendras
- ☛ NIOS: National Institute of Open Schooling through its Open Basic Education Programmes and Vocational Department
- ☛ JSS: Jan Shikshan Sansthan, supported by the National Literacy Mission, Ministry of Human Resource Development, Government of India.
- ☛ Panchayats
- ☛ Extension Centres of the Development Departments of the government
- ☛ Voluntary agencies in the area.



➤ Project Planning: How to Start a Business

Project Planning

To start any business, some planning is required. A project should first be checked to make sure it will be successful. The recurring (regular monthly expenses) and non-recurring (one-time) costs and the infrastructure required should be studied. For example, to start a tailoring business, an approximate amount of Rs 13,500 would be needed as shown below:

Items	Approximate Amount
	One-time or Non-Recurring Cost
Sewing machines (2)	Rs 8,000
Tools and equipment	Rs 1,000
Furniture and fixtures	Rs 2,000
Total Non-Recurring Cost	Rs 11,000
	Recurring Monthly Cost
Electricity	Rs 500
Shop rent	Rs 1,000
Raw materials	Rs 500
Miscellaneous	Rs 500
Total Monthly Cost	Rs 2,500

Of the sum of Rs 13,500 that is required to set up a tailoring shop, Rs 11,000 is the one-time or non-recurring cost and Rs 2,500 is the monthly recurring cost. If you have about Rs 3,500 available, you need a loan for Rs 10,000. How will you seek the loan and manage its repayment? How will you manage the recurring expenditure every month? This will involve your financial management skills.

You may seek the loan from:

1. Banks
2. By becoming a member of a Cooperative Thrift and Credit Society or a Self-Help Group.
3. Get financial assistance from one of the government self-employment oriented schemes.

Try to get a loan that carries the minimum interest rate and an easy repayment plan.

A Case Study: Santosh Soni Marching Ahead – Sanitation to Self-Reliance

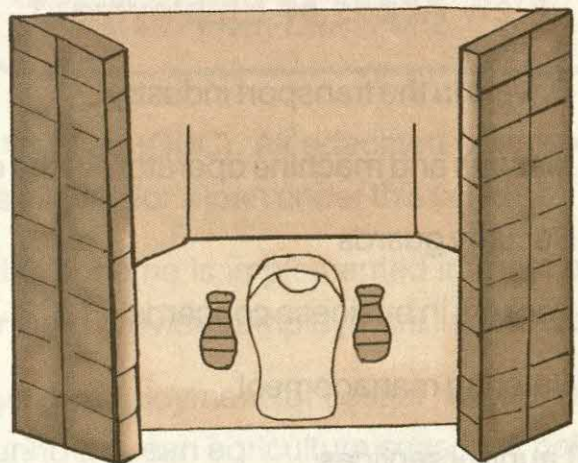
Thirty-five-year-old Santosh Soni of Basauli village in Bundi district of Rajasthan, lost her husband. She had three children to look after. Though educated up to Class VII, she could not get a job. In this difficulty, Santosh joined a Self-Help Group (SHG) so that she could involve herself in some income-generating activities.

Soon she realized that the SHG was an ideal place to mobilize women. Inspired by the Nirmal Gram Project under the Total Sanitation Campaign, she decided to make her village totally clean like a Nirmal Gram. She made a beginning with her own kuchcha house.

The sarpanch of the village, Sita Devi, supported Santosh in this cause. They took out rallies in the village spreading the message that construction of toilets inside houses is linked to women's dignity and modesty. Within ten months, each house in village Basauli had a pucca toilet.

Santosh also motivated the members of her SHG to learn to make phenyl. Soon all the households began buying phenyl from the SHG to keep their toilets clean. Thus by joining an SHG, Santosh Soni not only began selling phenyl and earning a livelihood, she also contributed to the overall development of her village.

Her village has been awarded the prestigious Nirmal Gram Award by the Government of India in 2007.



Activity 1



Write your answers on a separate sheet of paper.

1. Based on the resources available in your area, which two types of businesses could you start?
2. Mention any three important skills required to become a successful entrepreneur.
3. Name any four financial institutions, which help in giving money to start a small business.
4. Name any four organizations that provide training for starting a small business/enterprise in your locality.

Section 2: Government Schemes for Economic Empowerment

Fatima requested Kesar Singh to arrange a special meeting of the members of the CEC. Shri John, the Block Development Officer (BDO) was invited to explain the different government schemes to the members of the CEC.

The BDO described some of the important schemes of the Government of India for employment and self-employment.

There are several areas, besides self-employment, where neo-literates can earn their livelihood. You need to explore those most suitable to your own area. For example, housekeeping in hotels has become a very popular career choice. Similarly, the tourism industry, which is expanding very fast all over the world, provides employment to thousands of people as tourist guides. There are several such fields. Let us look at some of them.

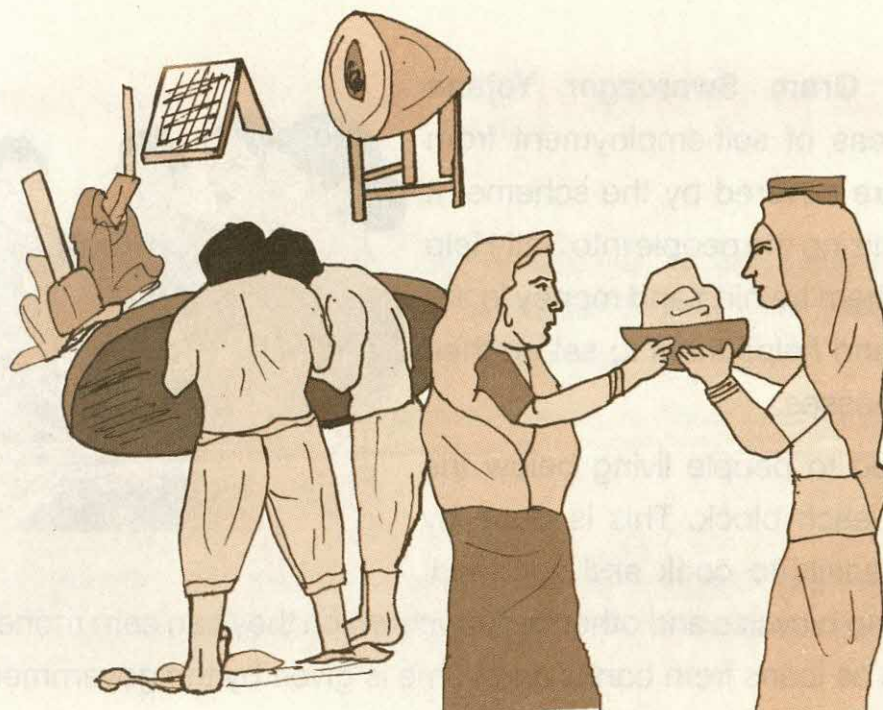
➤ New Areas of Employment

- 👉 Drivers in the transport industry
- 👉 Masons and machine operators in the construction industry
- 👉 Security guards
- 👉 Packers in business concerns
- 👉 Catering management
- 👉 Laundry services
- 👉 Call Centre services
- 👉 Front and back office service providers in hotels.

➤ Important Government Schemes for Employment and Self-Employment

The Prime Minister's Rozgar Yojana (PMRY): The Prime Minister's Rozgar Yojana has been designed to provide employment to educated unemployed youth. It relates to setting up of self-employment ventures in industries, services and business.

The scheme covers the entire country. All educated youth with a minimum qualification of Class VIII (passed) are covered under this scheme. Preference is given to those who have



been trained for any trade in a government-recognized and approved institution for at least six months. Preference is also given to the weaker sections of society, including women. The scheme has 22.5 per cent reservations for Scheduled Castes and

Tribes, and 27 per cent for Other Backward Classes (OBC). All educated unemployed youth between the ages of 18 and 35 years are eligible for a loan under this scheme.

*Depending on the cost of the basic needs of life, the government calculates how much money a person needs to live a decent life. Those who cannot earn even that much money are said to be **Below the Poverty Line, or BPL**.*

Employment Guarantee Scheme (EGS): This scheme is implemented in most of the development blocks of the states in the country and provides employment in rural areas.

It provides a guaranteed minimum of 100 days of employment for casual manual labour when there is no farming work to be done, during the lean agriculture season. It helps in creating infrastructure that the community needs in rural areas, like roads, wells and tanks. The scheme hires the people of the area to do the work and pays them wages, thus helping them to earn money when there is no work on the farms. The scheme is implemented through District Rural Development Agencies (DRDAs) and panchayats.

Jawahar Gram Samridhi Yojna: The scheme gets its money from the central and state governments. People are hired to build and construct roads and other infrastructure needed in the villages. The scheme also helps members of the Scheduled Castes and Tribes, who cannot get any work and are below the poverty line (BPL), to buy items such as sewing machines, buffaloes and similar items, so that they can have continuous work and earn money. The scheme reserves 22.5 per cent of its funds for Scheduled Castes and Tribes and 27 per cent for Other Backward Classes.

Swaranjayanti Gram Swarozgar Yojana

(SGSY): All areas of self-employment from start to finish are covered by the scheme. It begins by organizing the people into Self-Help Groups, gives them training and money in the form of loans, and helps them to set up their own small businesses.

Help is provided to people living below the poverty line in each block. This is done by giving them utensils to cook and sell food,

tools for repairing bicycles and other items with which they can earn money. Some of the money is given as loans from banks and some is given by the government. This help is given to individuals, families or Self-Help Groups.



Swarna Jayanti Shahari Rozgar Yojana (SJSRY): The Government of India has started this scheme to provide useful employment to people belonging to the weaker sections of society living in the cities through:

- **The Urban Self-Employment Programme (USEP):** The USEP helps people set up their small businesses to work for themselves.
- **The Urban Wage Employment Programme (UWEP):** Under the UWEP, people are hired to work on various government projects.
- **Development of Women and Children in Urban Areas (DWCUA):** The DWCUA helps women belonging to the weaker sections of society who live in towns and cities. The women have to form a group to carry out some business together depending on the training they get. The group must consist of at least 10 women who live in towns or cities. They can get help up to Rs. 1, 25,000 or 50 per cent of the cost of their project, whichever is less.

Activity 2



Write your answers on a separate sheet of paper.

1. Mention any two new areas of employment you think you would like to attempt. Find out how to get more information about these.
2. Name any four important self-employment schemes in your area.
3. Name any two important employment schemes in your area.
4. Which sections of society have been given reservation under the Prime Minister's Rozgar Yojana and how much?

Section 3: Improving the Quality of Life

One day when Fatima came home, her father called her and said, “I am proud of you, my daughter. I have met several village elders who give you as an example to the other youth. Today, because of you, our lives have also improved.”

Do you agree that the quality of life had improved for Fatima and her family?

*The **quality of life** means your own satisfaction with your life. Are you happy with the amount of money you have? Are you happy in your society? Do you enjoy your cultural activities?*

This was possible because when Fatima attended the literacy classes, she learnt not just reading and writing, but also received other information and knowledge. She learnt about society, political systems, money matters, technology, leadership and management. She realized the importance of being healthy. She could share problems and manage difficulties. Her confidence grew. She dealt with people from different backgrounds. She was determined to be successful in whatever she did. While realizing all this, Fatima wanted to improve the living condition of her home and improve her standard of living.

To achieve her objective, Fatima started a business. You can also be like Fatima.

A successful business will help you to be financially secure. You can use the money for better health care and good nourishing food; for the education of your children by sending them to school; buying better clothes for yourself and your family; building a good house. You can upgrade your technical skills. You would have more time to spend with your family as your standard of living



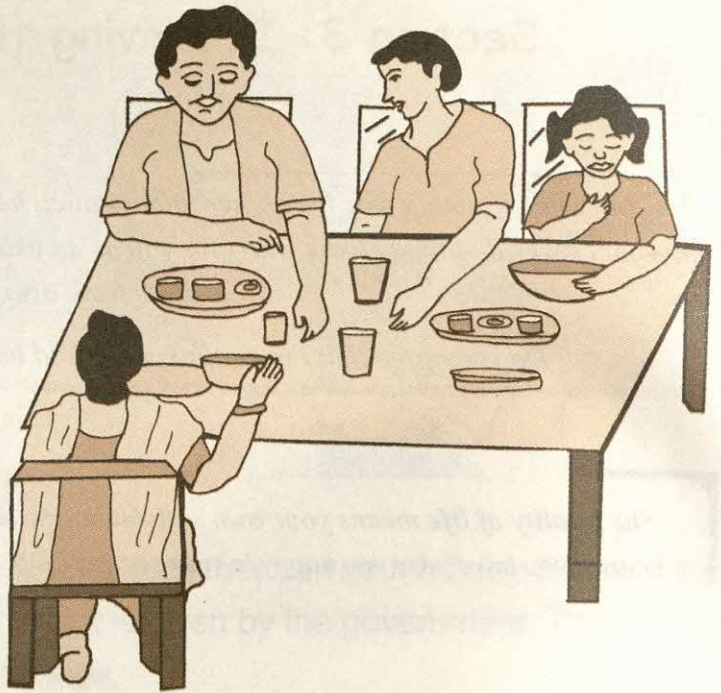
***Standard of living** means the amount of money you have, not only for basic necessities, but also for other things that you can afford, like better food, shelter, clothing, education and medical care, for your family and to do the things that you enjoy. Having a good standard of living improves the quality of your life.*

improves, and make sure that your children develop healthy habits and values.

You should make the best use of the money you earn and use it to improve your standard of living and the quality of your life and that of your family.

Remember, there are many things that money cannot buy, but you can use money to make your life comfortable.

As a woman, being economically independent brings a new sense of **empowerment**. It decreases your dependence on people, teaching you to handle your own money and take decisions on how to spend it. When you contribute to the family income, you are more respected and your words assume greater value.



*When you have **economic empowerment**, you do not need to depend on anyone for money. You earn your own money and are **economically independent**.*

*Your **social status** is your position in society – the way others look at you and the respect they give you.*

Earning money also increases your sense of responsibility. Good habits like saving your money and depositing it regularly in your bank or post office

account should be developed. Money put in government banks is not just valuable for an individual; it helps in the development of the country, which in turn brings about prosperity for all.

Activity 3



Write your answers on a separate sheet of paper.

1. Mention any three changes that economic prosperity can bring to your quality of life.
2. Name two institutions where you can safely put your savings/ money.

Section 4: The Roles and Responsibilities of the Youth in Society

Sohan Lal, asked a question: "Should the youth of the village not be made aware of their roles and responsibilities in society?" Fatima fully agreed and said that it would be very useful to know about their roles and responsibilities in day-to-day life.

A few days later, Kesar Singh told Sohan Lal, "Do you know that Roshan could not go to school because the road in front of the school was flooded? It gets flooded every year during the rains and the children have to either miss school or wade through the water. Let us do something to solve this problem – after all, the school is for our children and as members of the community, it is our duty to make sure that the children are able to reach the school safely."

"But what can we do?" asked Sohan.

"I have thought about it. We will speak to the other youth in the village and build a pucca road that will lead to the school."

When Kesar and Sohan spoke to the other youth, they immediately agreed. All of them felt that it was meaningful to do such things as their duty to the community.

»» Duties

All of us perform duties at several levels. These duties are mainly of two types: moral and civil.

Moral Duties

Moral duties are those we perform as good individuals, which we are taught by our families, school and society. Some examples of moral duties are:

- 👉 Looking after our children
- 👉 Caring for our parents
- 👉 Not telling lies or stealing
- 👉 Helping the needy and the weaker sections of society.

Civil Duties

Civil duties are our **Fundamental Duties** that are given in the Constitution.

CONSTITUTION

The constitution of a country is a set of written rules that are accepted by all the people living in the country. It is the highest law of the land and lays down how the citizens of the country relate with each other. It also tells us about the relationship between the people and the government. Almost every country has a constitution. A constitution helps the citizens in many ways:

- *It creates trust and cooperation that is necessary for people to live together happily and in peace.*
- *It tells us what type of government system we will have; how the government should be formed and who has the power to take different types of decisions.*
- *It tells us how much power the government can have and what it can and cannot do.*
- *It gives the citizens their Fundamental Rights that no one can take away.*
- *It lays down the Fundamental Duties that all citizens have to follow and perform.*
- *It expresses the hopes and dreams of the citizens of the country for creating a good and just society.*

The Fundamental Duties of an Indian Citizen

1. To follow the Constitution and respect our National Flag and National Anthem
2. To follow the noble ideals which inspired our national struggle for freedom
3. To protect the sovereignty, unity and integrity of India
4. To defend the country when the need arises
5. To promote harmony and brotherhood
6. To preserve our heritage and culture
7. To protect public property and not use violence
8. To protect and preserve our environment
9. To strive towards excellence in all spheres
10. To protect and develop the natural environment, including forests, lakes, rivers and wildlife.

➤ Our National Symbols



National Flag



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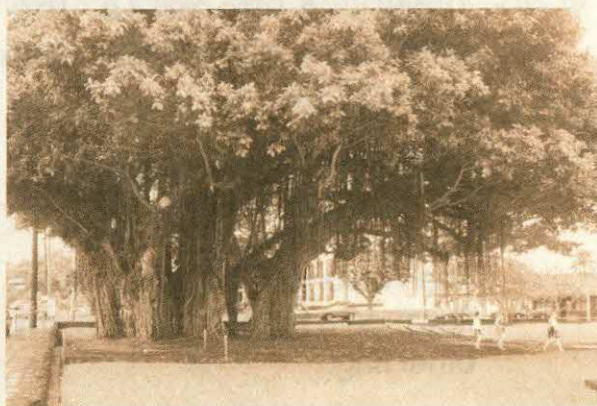
National Symbol



National Animal



National Bird



National Tree



National Flower



National Fruit

We are proud of our National Flag

Symbol of our freedom and sovereignty

Any individual or institution can fly or display the National Flag on all days, in keeping with its dignity and honour.

- The National Flag should always occupy a position of honour and be distinctly placed.
- To the extent possible, the Flag should conform to the specifications given in the Flag Code of India.
- A damaged or dirty flag should not be displayed.
- The National Flag shall not be flown on a pole along with any other flag.
- The Flag shall not be used for holding or carrying anything.
- The Flag shall not be intentionally allowed to touch the ground or the floor or trail in water.
- The Flag shall not be intentionally displayed with the "saffron" side down.
- The Flag shall not be used for commercial purposes.

Insulting or showing disrespect to the National Flag is an offence punishable under the Prevention of Insults to the National Honour Act, 1971

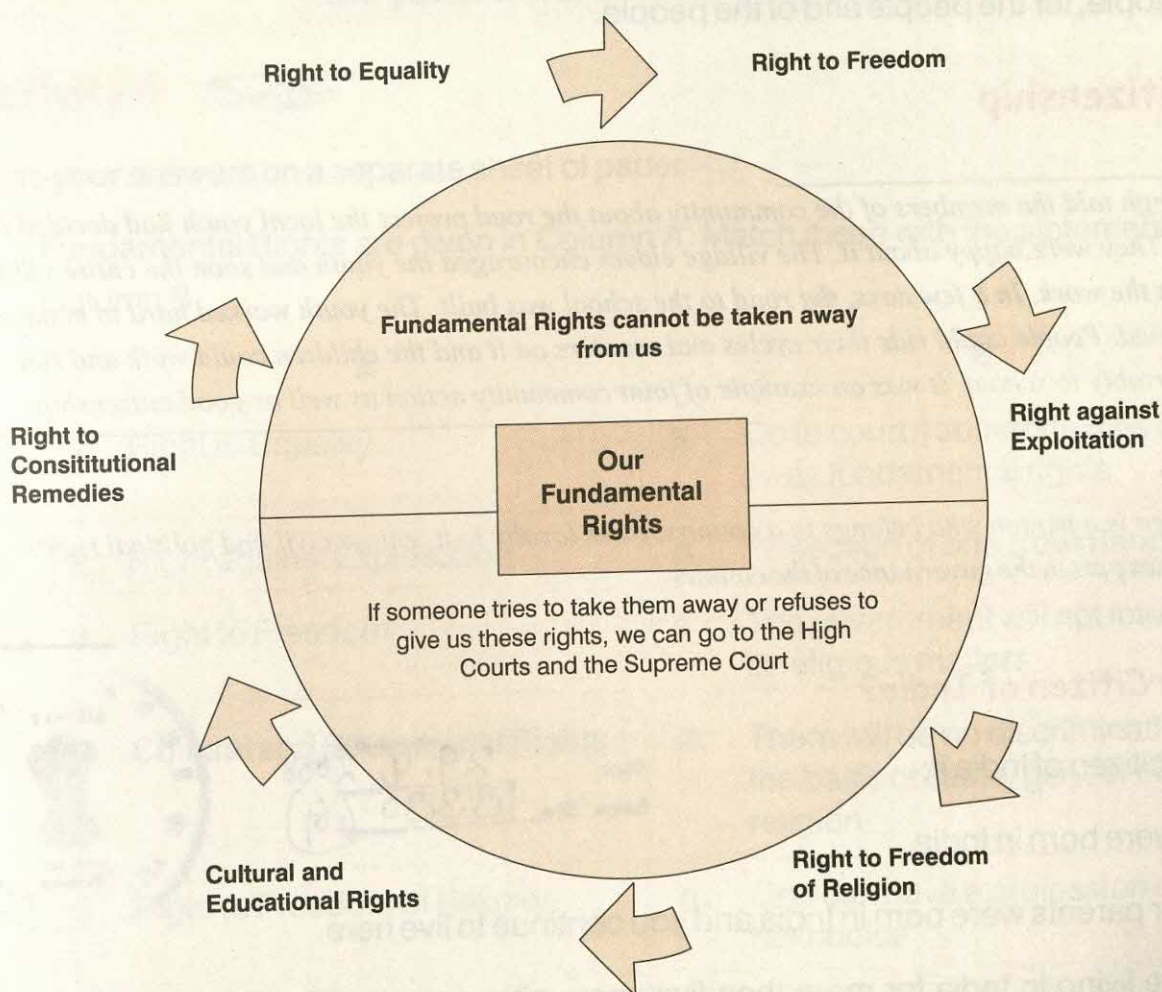
➤ Rights

The Constitution of India gives us **Fundamental Rights**. These are legal rights. If someone tries to take them away from you or denies them to you, you can go to the court to seek protection. The reason why these rights are given to the citizens of India is because they are necessary for the development of their personalities. There are six Fundamental Rights.

The Fundamental Rights of an Indian Citizen

1. **Right to Equality:** Everyone is equal in the eyes of the law. No one can deny you equal opportunities because of your caste, creed, religion, community, sex, region or colour.

2. **Right to Freedom:** With this right you are free to speak and say whatever you think, provided you do not harm others. You can move about freely in the country and no one can stop you from going anywhere, except into other people's properties.
3. **Right against Exploitation:** No one can force you to do work without paying you an adequate salary.
4. **Right to Freedom of Religion:** Every Indian can practise his or her own religion and attend their places of worship without fear.
5. **Cultural and Educational Rights:** Each region and community is encouraged to develop their culture and spread it. Every child has the right to be educated.
6. **Right to Constitutional Remedies:** This is the most important right without which the other rights have no meaning. If someone tries to stop you from using your Fundamental Rights or tries to take them away, you can go to the High Court of your state and even the Supreme Court to fight the case. **The Supreme Court is the Custodian or Guardian of our Fundamental Rights.**



These rights and duties are given to the people of most countries that follow a **Democratic System of Government**. There are many systems of government, like a monarchy in which a king rules the country and his son takes over from him; or a dictatorship in which only one person, not necessarily a king, rules and decides everything.



In a democracy, the people have the final power. They elect their representatives to make laws and govern them. If they are not satisfied with the performance of the government, they do not vote for them in the next election and try someone else in their place. A democratic government is a government by the people, for the people and of the people.

➤ Citizenship

Kesar Singh told the members of the community about the road project the local youth had decided to carry out. They were happy about it. The village elders encouraged the youth and soon the entire village joined in the work. In a few days, the road to the school was built. The youth worked hard to make a good road. People could ride their cycles and scooters on it and the children could walk and run comfortably to school. It was an example of joint community action as well as good citizenship.

*A **citizen** is a person who belongs to a country, owes loyalty to it, enjoys civil and political rights and takes part in the governance of the country.*

Who is a Citizen of India?

You are a citizen of India if:

- ☛ You were born in India.
- ☛ If your parents were born in India and you continue to live here.






If you were living in India for more than five years after January 26, 1950, even if you or your parents were not born in India you can apply for citizenship.

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Who is a Good Citizen?

You are a good citizen if:

-  You perform your duties honestly.
-  You take part in all the elections by voting.
-  You obey the law and do not create a nuisance in society or get involved in anti-social activities.
-  You get to know about the important issues that are discussed in society and the country.
-  You love your country, are loyal to it and do not do anything to harm it.

During a class at the CEC, Kesar Singh, spoke about the youth and their contribution to the country. He said that the country can advance and develop only when the citizens, both individually and jointly, decide to take part in useful activities and do their best.

The youth of our country is our future.

Activity 4



Write your answers on a separate sheet of paper.

1. Fundamental Rights are given in Column A. Match these with the statement given in Column B

A	B
1. Right to Equality	a. Go to court if someone tries to take away fundamental rights
2. Right against Exploitation	b. Protection of one's own language.
3. Right to Freedom	c. The government will not interfere in religious matters
4. Cultural and Educational Rights	d. There will be no discrimination on the basis of caste, gender or religion
5. Right to Freedom of Religion	e. One can have a profession of his/her choice
6. Right to Constitutional Remedies	f. Forced labour is declared illegal

2. Given below are some situations where Fundamental Rights have been violated. Find out which right has been violated and mention it on your sheet of paper.
- a. The principal of a local school refused to admit Budhia who belonged to a Scheduled Caste.
 - b. Reverend John was not permitted to build a church in his neighbourhood.
 - c. Samita was not allowed to hold a peaceful meeting to support her cause.
 - d. Hasan is employed in a chemical factory in Mirzapur and is not being paid even the minimum wages.
 - e. Nine-year-old Raju works in a carpet weaving factory.
3. Are you a responsible citizen? Find out by writing "yes", "no" or "sometimes or not sure" on your sheet of paper for each of the following:
- a. I perform my duties honestly.
 - b. I cast my vote at every election.
 - c. I am well aware of the important matters that are discussed by the public.
 - d. I have a feeling of patriotism. I am proud of being an Indian and love my country.
 - e. I don't believe in violence.
 - f. I care about the cleanliness of public places.
 - g. I pay taxes regularly.
 - h. I never use unfair means to get my work done.
 - i. I believe that every person should practise his or her own religion without interference.
 - j. I believe that men and women are equal.

Now add up the number of times you have answered with a "Yes".

If your score is 9-10 it means you are a responsible citizen, otherwise you need to think about your life and question your values.

Section 5: Political Structure and Governance - Panchayati Raj Institutions

One day, at the Continuing Education Centre, Kesar Singh informed the neo-literates that the elections were going to take place. He asked his learners whether they knew about the political structure of our country.

Sarla said, "Well, there is a President and a Prime Minister. We also have the Chief Minister and the panchayats."

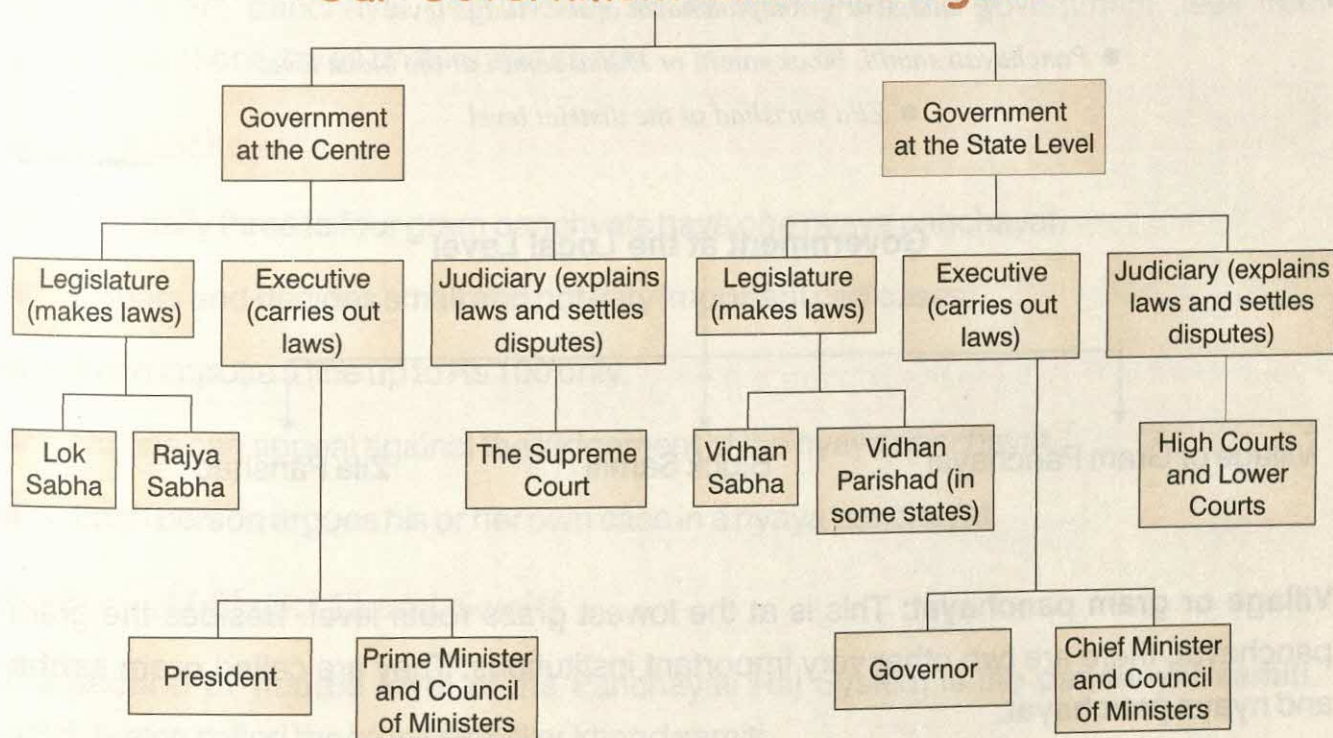
Kesar Singh replied, "Let me describe the complete political structure of the country. I will draw it out for you. Then, you will have a better idea."

Political structure means the way the **government is organized**. The procedures by which the government carries out its functions is called **governance**. It involves making **policies**, which means that the government has to decide what it should do in the best interests of the citizens. After that it has to **make laws** so that its decisions are carried out properly and followed by the people.

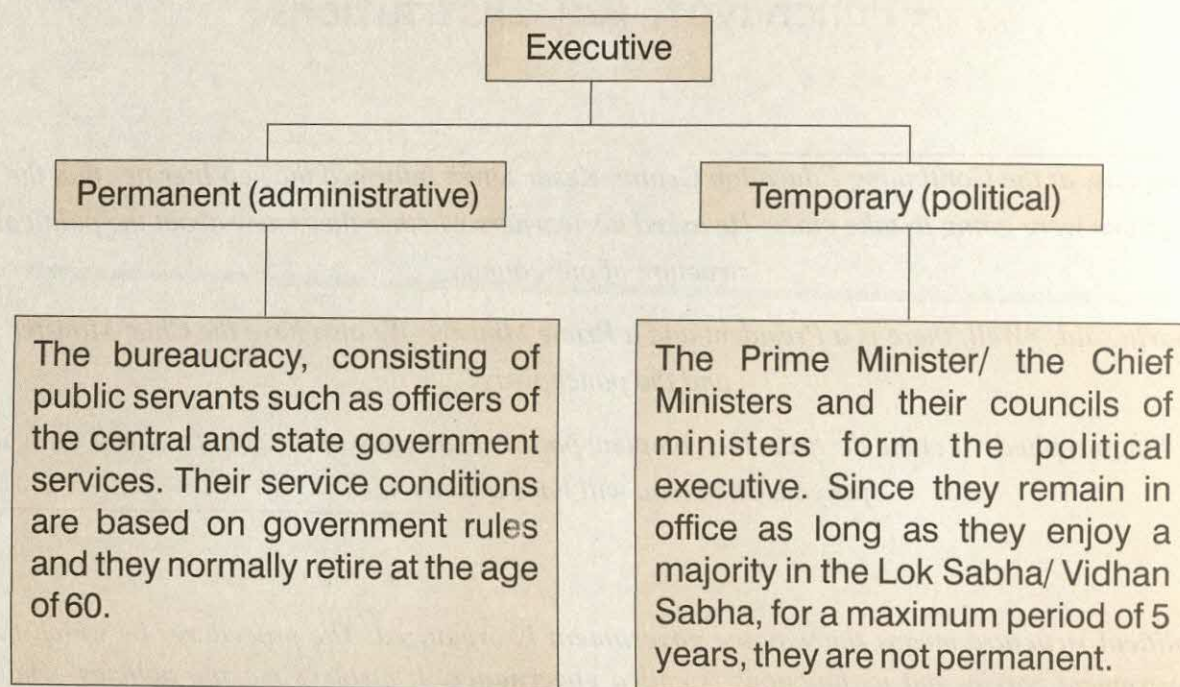
There are many other things that the government has to do, like **preparing programmes** to help the people from the weaker sections of society, making schemes that can benefit them and help them to get training, loans and employment.

The government always tries to improve the condition of the people and the quality of their lives. Its job is certainly not easy.

Our Government and its Organs



The Executive is divided into two parts:



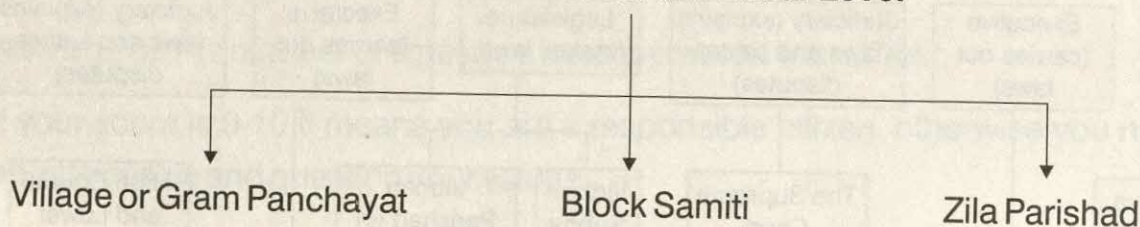
Another neo-literate, Kamla, said, "Kesar Singhji, thank you for this detailed information. It is amazing how much we are learning by studying in this CEC."

Kesar Singh said, "I am now going to tell you about governance at the grass roots or local level. It is called the **Panchayati Raj**. There are three tiers or levels of Panchayati Raj Institutions (PRI)."

Panchayati Raj Institutions – A Three-Tier System

- Village or gram panchayat at the village level
- Panchayati samiti, block samiti or khand samiti at the block level
- Zila parishad at the district level

Government at the Local Level



Village or gram panchayat: This is at the lowest grass roots level. Besides the gram panchayat, there are two other very important institutions. They are called **gram sabha** and **nyaya panchayat**.

Gram Sabha

All the adults, 18 years and above, both men and women of the village gather at one place and take part in discussing the issues/ problems of the village.

- It takes important decisions about the development and welfare of the people.
- The annual budget of the gram panchayat is approved by the gram sabha.
- The decisions of the gram sabha are carried out by the gram panchayat.

Gram Panchayat

- Every village or a group of two to three villages, if they are small and close to each other, have a gram panchayat.
- It consists of one sarpanch/ mukhia/ pradhan and a number of panchs.
- The sarpanch and the panchs are directly elected by the members of the gram sabha.
- The number of panchs is always an odd number like five, seven, nine and so on.
- They are elected for a term of five years.
- Thirty-three per cent of the panchs must be women.
- In some gram panchayats, the post of the sarpanch is reserved for women.
- Every gram panchayat has a gram secretary to help in the administrative work.
- The gram panchayat gets money for its work from the government, fees from registrations, taxes on fairs and shops.

Nyaya Panchayat

- Normally three to four gram panchayats have one nyaya panchayat.
- It hears and decides small and not very important civil cases.
- It can impose a fine up to Rs 100 only.
- No one can appeal against the judgement of the nyaya panchayat.
- Each person argues his or her own case in a nyaya panchayat.

Panchayat/ Block/ Khand Samiti

The **second or middle level** of the Panchayati Raj System is the **panchayat samiti**, which is also called the block samiti or khand samiti.

- The panchayat samiti represents a rural population between 4,000 to 15,000 people.
- All the sarpanchs of the gram panchayats of a block automatically become its **ex-officio members**.

*An **ex-officio member** is a person who automatically becomes a member of an organization because he or she holds a particular post.*

- A block samiti is the **link** between the **gram panchayat** and the **zila parishad**.
- Some members of the block samiti are elected directly by the people for a period of five years.
- Members of the Vidhan Sabha, Vidhan Parishad, Lok Sabha and Rajya Sabha representing that block also become the ex-officio members of the block samiti, so that they can find out the development needs and problems of the block and take up the matter at the higher levels of government.
- A panchayat samiti must have a minimum of two women and four SC/ ST members.
- The head of the panchayat samiti is called the chairperson and may be called by different names in different states.

Zila Parishad

The **zila parishad** is the **uppermost level** of the Panchayati Raj System.

- The zila parishad consists of 10-75 directly elected members.
- Chairpersons of the panchayat samitis, MLAs, MLCs and MPs belonging to the district are its ex-officio members.
- It works for five years after which the newly elected members take over.
- The chairperson of the zila parishad is called the **adhyaksha/ president** and is elected from among the directly elected members of the zila parishad.
- There is also a provision for the post of a vice-president.
- The zila parishad performs its functions with the help of various sub-committees.
- Its meetings are held once a month.

Activity 5



Write your answers on a separate sheet of paper.

1. Arrange the following institutions of governance from the highest level to the lowest level:

- a. Block samiti
 - b. Legislative assembly
 - c. Zila parishad
 - d. Lok Sabha
 - e. Gram panchayat
2. Match the following organs of government with their respective functions:
- | | |
|-------------------------|---------------------|
| 1. Parliament | a. Settles disputes |
| 2. Council of Ministers | b. Makes laws |
| 3. Supreme Court | c. Executes laws |
3. Answer the following questions:
- a. What is the three-tier system of local government known as?
 - b. Who approves the budget of the gram panchayat?
 - c. Who decides minor cases at the village level?
 - d. What is the head of the village panchayat called?
 - e. Which is the uppermost tier of the Panchayati Raj System?
4. State true or false for the following statements:
- a. The nyaya panchayat consists of lawyers.
 - b. In panchayats, 33 per cent of the seats are reserved for women.
 - c. The decisions of the gram sabha are implemented by the gram panchayat.
 - d. The number of panchs is always an odd number like five, seven and nine.
 - e. The tenure of the zila parishad is three years.
5. Answer the following questions:
- a. Whom should one approach in a village, in case of a minor theft?
 - b. Which local body is responsible for the development of village tanks and roads?
 - c. Suppose a gram panchayat decides to repair the village school. What would be the source of money needed for it?
 - d. Which samiti forms the link between the gram panchayat and the zila parishad?
 - e. Which Panchayati Raj body's main function is to obtain money from the state government for the development of its block?

Glossary

Accounts: Record of income and expenditure.

Below the Poverty Line (BPL): People who are unable to afford the cost of even the basic needs of life like food, clothing and shelter.

CE programme: The Continuing Education programme in which neo-literates can continue their studies through CE Centres.

CEC/ NCEC: Continuing Education Centre/ Nodal Continuing Education Centre.

Citizen: A person belonging to a country, who has certain rights, including political rights and also has duties.

Civil Duties: Our Fundamental Duties that are given in the Constitution.

Constitution of India: The basic law of the land based on which other laws are made.

Cottage industry: Industries based on locally available resources.

Democracy: A form of government by the people, for the people and of the people.

Development of Women and Children in Urban Areas (DWCUA): A government scheme to help women from the weaker sections of society who live in the towns and cities.

Economic empowerment: Having the rights due to you, by being economically independent.

Economic independence: Having your own income and not being dependent on anyone else for money.

Employment Guarantee Scheme (EGS): Provides a guaranteed minimum of 100 days employment per year for casual manual labour in rural areas.

Entrepreneur: A person who starts his /her own business to earn money.

Environment: It consists of all our surroundings – the earth, the air, the rivers and seas, plants, and animals.

Ex-officio member: A person who automatically becomes a member of an organization because he/ she holds a particular post.

Fundamental Rights: The legal rights given to us by the Constitution.

Governance: The procedures by which the government carries out its functions.

Gram panchayat: The political structure in villages that looks after their development and other issues.

Gram sabha: All the people in a village over 18 years of age form the gram sabha.

Infrastructure: Buildings, machinery, furniture and other equipment required in a business or industry.

Jan Shikshan Sansthan (JSS): Set up by the National Literacy Mission with reputed NGOs, the JSS offers vocational and skill- development programmes for neo-literates in both urban and rural areas.

Jawahar Gram Samridhi Yojna: A government scheme to help SC/ ST people, those who cannot get any work and are below the poverty line (BPL) in rural areas.

Local government: The government at the grass roots or lowest level.

Nirmal Gram Puraskar: Award given by the Government of India to those individuals and institutions who have contributed significantly in ensuring full sanitation coverage in a particular area of operation.

Nyaya panchayat: It hears and decides small and not very important civil cases in rural areas.

Panchayat/ block/ khand samiti: The second or middle level of the Panchayati Raj System.

Political structure: The way a government is organized.

Profit and loss: If the total amount of money spent in a business is less than the total amount of money earned during a week, month or year, then you have made a profit, otherwise you have made a loss.

Quality of life: Your own satisfaction with your life.

Resources: Money, material and people required to start and run a business.

Self-Help Group (SHG): It consists of 10 to 20 members who come together to help each other financially.

Social status: Your position in society – the way others look at you and the respect they give you.

Standard of living: The amount of money you have, not only for basic necessities but for other things that you enjoy and can afford.

State Resource Centres: Set up by the National Literacy Mission, these institutions provide academic and technical support to the literacy and CE programmes.

Swaranjayanti Gram Swarozgar Yojana (SGSY): Covers all areas of self-employment for people living below the poverty line in rural areas.

Swarna Jayanti Shahari Rozgar Yojana (SJSRY): Provides assistance to people belonging to the weaker sections of society living in towns and cities, to set up their own businesses.

Total Sanitation Campaign (TSC): A comprehensive programme to ensure sanitation facilities in rural areas with the broader goal of eradicating the practice of open defecation.

Urban Self-Employment Programme (USEP): Helps people setting up small businesses in urban areas.

Urban Wage Employment Programme (UWEP): Hires people to work on government projects in urban areas.

Zila parishad: The uppermost level of the Panchayati Raj System.

➤➤ Answers to the Activities

Activity 1

1. See the list of businesses given under *Opportunities for New Businesses for Neo-Literates in Section 1.*
2. Technical knowledge and skills; Managerial skills; Entrepreneurship skills
3. NABARD; KVIC; SIDBI; SFC; Any other
4. KVIC; KVK; NIOS; JSS; NYK; ITI

Activity 2

1. See under *New Areas of Employment.*
2. SGSY; USEP; DWCUA; UWP
3. EGS; Jawahar Gram Samridhi Yojna
4. Reservation for SCs/ STs and OBCs. 22.5 per cent for SCs/ STs and 27 per cent for OBCs.

Activity 3

1. Standard of living will rise; Better health care for the family; Better education for children; Better clothing; Better housing
2. Bank, post office

Activity 4

1. 1.d; 2.f; 3.e; 4.b; 5.c; 6.a
2. a. Right to Equality
b. Right to Freedom of Religion
c. Right to Freedom
d. Right against Exploitation
e. Cultural and Educational Rights

Activity 5

1. d. Lok Sabha
b. Legislative Assembly
c. Zila parishad
a. Block samiti
e. Gram panchayat
2. 1. Parliament b. Makes laws
2. Council of Ministers c. Executes laws
3. Supreme Court a. Settles disputes
3. Panchayati Raj; b. Gram sabha; c. Nyaya panchayat; d. Sarpanch; e. Zila parishad
4. a. False; b. True; c. True; d. True; e. False
5. a. Nyaya panchayat; b. Gram panchayat; c. Taxes on fairs, shops, etc. fees from registration or government grants; d. Block samiti; e. Panchayat samiti.



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